

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Jeffrey M. Keiser**

Case No.:

17-11270

Judge:

Jerrold N. Poslusny

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date:

April 29, 2019

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **ERD**

Initial Debtor: **JMK**

Initial Co-Debtor

Part 1: Payment and Length of Plan

a. The debtor shall pay 4,799.37 Monthly to the Chapter 13 Trustee, starting on June 1, 2019 for approximately 0 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future Earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description:

Proposed date for completion:

Sale of 63 Woodthrush Trail, Medford, NJ; sale approved by Order of this Court dated 10/10/17 (Docket Entry No. 101); sale closed 2/8/18. and satisfied secured claims of PFS Financial 1, LLC (tax sale certificate), Medford Tax Collector; Investors Bank first mortgage and Investors Bank second mortgage (partial).

☐ Refinance of real property:

Description:

Proposed date for completion:

☒ Loan modification with respect to mortgage encumbering property:

Description: CitiMortgage first mortgage against 12 N., Fredericksburg Avenue, Ventnor City, NJ 08406-1934; Mortgage Modification approved by Order of this Court dated August 25, 2017 (Docket Entry No. 84)

Proposed date for completion: completed/approved

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ N/A to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to N/A (creditor).

b. Adequate protection payments will be made in the amount of \$ N/A to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: N/A (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Chapter 13 Standing Trustee	Administrative	As allowed by Statute
Flaster/Greenberg, PC	Administrative (subject to court approval)	20,000.00
Internal Revenue Service	Priority claims (11 U.S.C. Section 507(a)(8))	21,834.00
State of New Jersey, Division of Taxation Bankruptcy Unit	Priority claims (11 U.S.C. Section 507(a)(8))	888.00
Denise Cardon, Esquire KML Law Group, PC	Administrative Claim Consent Order dated September 5, 2017 (Docket Entry No. 89)	531.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

Priority claims (11 U.S.C. Section 507(a)(8)) ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor: CitiMortgage (will continue to be paid pursuant to Court-approved mortgage modification agreement).

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Investors Bank	12 N. Frederick Ave. Ventnor, NJ 08046-1934 (second mortgage)	41,359.00
Ardec Capital Solutions	Practice Assets (A/R)	53,000.00
Lawyers Funding Group, LLC	Practice Assets (A/R) (Consent ORder dated 7/12/17)	34,000.00
Internal Revenue Service (POC #4-5)	Federal Tax Lien	2,175.00

Part 5: Unsecured Claims ☐ **NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims as Allowed
- 3) Secured Claims as Allowed
- 4) Priority Claims as Allowed
- 5) General Unsecured Claims as Allowed
- 6) _____

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified:.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
The Plan is being amended as a result of the Order Allowing Suspension of Chapter 13 Plan Payments dated April 23, 2019.	The Plan is being amended to amortize the suspended payment for February 2019 through May 2019 (\$8,160.90 arrears through March 2019, April 2019 and May 2019. Plan payments of \$4,244.38 each) over the remaining thirty (30) months of the Plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>April 29, 2019</u>	<u>/s/ Jeffrey M. Keiser</u> Jeffrey M. Keiser Debtor
Date: _____	_____ Joint Debtor
Date: <u>April 29, 2019</u>	<u>/s/ E. Richard Dressel</u> E. Richard Dressel Attorney for the Debtor(s)

Imaged Certificate of Notice Page 8 of 10

United States Bankruptcy Court
District of New JerseyIn re:
Jeffrey M. Keiser
DebtorCase No. 17-11270-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 82

Date Rcvd: Apr 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2019.

db Jeffrey M. Keiser, 12 N Fredericksburg Ave, Ventnor City, NJ 08406-1934
 aty +Flaster/Greenberg PC, 1810 W. Chapel Avenue, 1810, Cherry Hill, NJ 08002-4606
 cr +Investors Bank, c/o Robert L Saldutti, Esquire, Saldutti Law Group, 800 N Kings Highway,
 Suite 300, Cherry Hill, NJ 08034-1511
 cr ++PROPEL FINANCIAL SERVICES, PO BOX 100350, SAN ANTONIO TX 78201-1650
 (address filed with court: PFS Financial 1, LLC, 7990 IH 10 West, Suite 200,
 San Antonio, TX 78230)
 r +Weichert Realtors, 107 Taunton Blvd., Medford, NJ 08055-3475
 516821682 +41 Grove Street Building, LLC, 41 Grove Street, Haddonfield, NJ 08033-1200
 516821683 American Express, PO Box 1270, Attn: Barbara Rietbers, Esq., Newark, NJ 07101-1270
 516821684 American Express (Gold), PO Box 1270, Attn: Barbara Rietbers, Esq.,
 Newark, NJ 07101-1270
 516657993 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516647872 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516603670 Amex, PO Box 650448, Dallas, TX 75265-0448
 516821686 +Ardec Capital Solutions Corp., c/o, James J. Brady, 9 Glenn Head Road,
 Glen Head, NY 11545-1412
 516821687 Aviator Mastercard, Card Services, PO Box 8802, Wilmington, DE 19899-8802
 516603671 Bank of America, Bank of America, PO Box 15019, Wilmington, DE 19850-5019
 516603672 Barclays Bank of Delaware, 100 S West St, Wilmington, DE 19801-5015
 516821688 Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 516603673 Brooks Brothers CBNA, PO Box 6403, Sioux Falls, SD 57117-6403
 516603674 CBNA, Citibank Customer Service, PO Box 65006, Sioux Falls, SD 57117
 516700715 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,
 Greenville, SC 29603-0368
 516821695 CW Nexus Credit Card Holdings, LLC, Resurgent Capital Services, PO Box 10368,
 Greenville, SC 29603-0368
 516603675 Chase, Cardmember Services, PO Box 94014, Palatine, IL 60094-4014
 516821689 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 516821690 Chase Sapphire, PO Box 15298, Wilmington, DE 19850-5298
 516821691 Citco (Synchrony Bank), PO Box 965003, Orlando, FL 32896-5003
 516603676 Citgo, CITGO Petroleum Corporation, PO Box 4689, Houston, TX 77210-4689
 516603677 Citi, AT&T Universal Card,, PO Box 9001037, Louisville, KY 40290-1037
 516821694 CitiMortgage, PO Box 79005, Saint Louis, MO 63195-6319
 516821692 Citicard, PO Box 9001037, Louisville, KY 40290-1037
 516603678 Citimortgage, PO Box 9001067, Louisville, KY 40290-1067
 516745989 Citimortgage, Inc., P O Box 6030, Sioux Falls, SD 57117-6030
 516603679 Comcast, PO Box 1259, Oaks, PA 19456-1259
 516829710 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516821700 +Edward Hanratty, Esquire, 1 West Main Street, Freehold, NJ 07728-2209
 516603681 Euclid Ave Equitie, 76 E Euclid Ave Fl 2, Haddonfield, NJ 08033-2330
 516821701 +Euclid Avenue Equities, 76 Euclid Avenue, Haddonfield, NJ 08033-2330
 516879033 +Euclid Avenue Euties, Barbara E. Riefberg, Esq, Shimerberg & Friel, PC,
 20 Brace Road, Suite 350, Cherry Hill, NJ 08034-2646
 516821702 +Home Depot/Citi, PO Box 790040, Saint Louis, MO 63179-0040
 516821703 +Honig & Greenberg, LLC, 1949 Berlin Road, #200, Cherry Hill, NJ 08003-2077
 516603683 +Investors Bank, 101 Wood Ave S, Iselin, NJ 08830-2750
 516635966 +Investors Bank, Successor by Merger to Roma Bank, c/o Saldutti Law Group,
 800 Kings Hwy. North, Suite 300, Cherry Hill, NJ 08034-1511
 516603684 Iron Mountain Shared Services, c/o Tenaglia & Hunt, 395 W Passaic St Ste 205,
 Rochelle Park, NJ 07662-3016
 516821707 +Jewish Federation of South New Jersey, Jennifer Dubrow Weiss, CEO, 1301 Springdale Road,
 Cherry Hill, NJ 08003-2763
 516821708 +Joseph Sicinski, AVP, Investors Bank, 205 N. Washington Avenue, Dunellen, NJ 08812-1245
 516821709 +Lawyers Funding Group, Inc., c/o, Alan Ziebelman, Esquire, 2 Penn Center, Suite 1700,
 1500 JF Kennedy Blvd., Philadelphia, PA 19102-1710
 516863389 +Lawyers Funding Group, LLC, 1500 JFK Blvd., Suite 1030, Philadelphia, PA 19102-1731,
 Attn: Alan Ziebelman, Esquire
 516603685 Macy's, PO BOX 7888-16, San Francisco, CA 94120
 516821710 Macy's, PO Box 183083, Columbus, OH 43218-3083
 516821711 +Macy's, PO Box 790040, Saint Louis, MO 63179-0040
 516821712 +Marlin Business Bank, PO Box 13604, Philadelphia, PA 19101-3604
 516821713 +Merrick Bank, PO Box 9211, Old Bethpage, NY 11804-9011
 516603687 NJ Division of Taxation, 50 Barrack St, Trenton, NJ 08608-2006
 516849464 +++PFS Financial 1, LLC, Honig & Greenberg, LLC, 1949 Berlin Road, Suite 200,
 Cherry Hill NJ 08003-2077
 516821716 +Paul Granski, VP, Investors Bank, 101 JFK Parkway, Short Hills, NJ 07078-2793
 516821717 Pitney Bowes, PO Box 37184, Pittsburgh, PA 15250-7874
 516821718 Presbyterian Hosptial, Patient Accounts, 591 N. 39th, Philadelphia, PA 19104
 516603688 +SOS LLC, 1628 Route 206 Ste C, Tabernacle, NJ 08088-8735
 516821722 +SOS/LLC/Grounds Crew of NJ, 364 Medford Lakes Road, Medford Lakes, NJ 08088-9159

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 82

Date Rcvd: Apr 30, 2019

516730239 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
516821719 +Saldutti Law Group, Rebecca K. McDowell, Esquire, 800 North Kings Highway North,
Suite 300, Cherry Hill, NJ 08034-1511
516821720 +Sandra Keiser, 12 N Fredericksburg Ave, Ventnor City, NJ 08406-1934
516821721 +Shimberg & Friel, P.C., 20 Brace Road, Suite 350, Cherry Hill, NJ 08034-2646
516603691 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota, Toyota Financial Services., PO Box 5855,
Carol Stream, IL 60197-5855)
516821723 The Hartford, PO Box 660916, Dallas, TX 75266-0916
516821726 Toyota Asset Protection Dept., PO Box 2958, Torrance, CA 90509-2958
516821727 +Toyota Financial Services (Bankr), PO Box 8026, Cedar Rapids, IA 52408-8026
516821728 +Toyota Lease Trust, PO Box 9013, Addison, TX 75001-9013
516648452 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013
516821729 U.P.H.S. PPMC Patient Pay, PO Box 824314, Philadelphia, PA 19182-4314
516821730 +Valero (DSRM Bank, N.A.), PO Box 631, Amarillo, TX 79105-0631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 30 2019 23:59:32 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 30 2019 23:59:28 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516603680 E-mail/Text: mrdiscen@discover.com Apr 30 2019 23:58:21 Discover, Discover Card Services,
PO Box 30395, Salt Lake City, UT 84130-0395
516612425 E-mail/Text: mrdiscen@discover.com Apr 30 2019 23:58:21 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516821698 E-mail/Text: cio.bncmail@irs.gov Apr 30 2019 23:58:50 Department of the Treasury,
Bureau of the Fiscal Service, PO Box 1686, Birmingham, AL 35201-1686
516603686 E-mail/Text: bkr@cardworks.com Apr 30 2019 23:58:02 Merrick Bank,
Merrick Bank Customer Service, PO Box 9201, Old Bethpage, NY 11804-9001
516821715 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 30 2019 23:55:42
Ms. Valerie Smith, Esquire, Sr. Mgr., Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516863408 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 30 2019 23:56:12
Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067,
Norfolk VA 23541
516863410 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 01 2019 00:17:33
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541
516653021 +E-mail/PDF: gecsed@recoverycorp.com Apr 30 2019 23:55:35 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516603689 E-mail/Text: bankruptcy@td.com Apr 30 2019 23:59:34 TD Bank, TD Bank, N.A. ME2-001-033,
PO Box 1190, Lewiston, ME 04243-1190
516821725 +E-mail/Text: pcapasso@medfordtownship.com May 01 2019 00:00:02 Township of Medford,
Tax Collector's Office, 17 N. Main Street, Attn: Patricia Capasso, Tax Collector,
Medford, NJ 08055-2411
516603690 E-mail/Text: pcapasso@medfordtownship.com May 01 2019 00:00:02 Township of Medford,
17 N Main St, Medford, NJ 08055-2411

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516821714 Michael Ferrara
516821685* American Express Centurion Bank, c/o Becket & Lee LLP, PO Box 3001,
Malvern, PA 19355-0701
516821693* CitiMortgage, PO Box 9001067, Louisville, KY 40290-1067
516821696* Department of the Treasury, Internal Revenue Service, PO Box 8208,
Philadelphia, PA 19101-8208
516821699* Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
516821697* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Department of the Treasury, Internal Revenue Service,
Cincinnati, OH 45999-0030)
516821704* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516938662* Internal Revenue Service, P.O. Box 7317, Philadelphia PA 19101-7317
516603682* Internal Revenue Service, PO Box 8208, Philadelphia, PA 19101-8208
516821705* Internal Revenue Service, Bankruptcy Specialist, PO Box 7346, Philadelphia, PA 19101-7346
516821706* +Investors Bank, 101 Wood Avenue S, Iselin, NJ 08830-2750
516821724* Township of Medford, 17 N. Main Street, Medford, NJ 08055-2411

TOTALS: 1, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 82

Date Rcvd: Apr 30, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2019 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor PFS Financial 1, LLC agreenberg@hgllclaw.com,
btemple@hgllclaw.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
E. Richard Dressel on behalf of Attorney Flaster/Greenberg PC
rick.dressel@flastergreenberg.com, erika.letteri@ecf.inforuptcy.com
E. Richard Dressel on behalf of Debtor Jeffrey M. Keiser rick.dressel@flastergreenberg.com,
erika.letteri@ecf.inforuptcy.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
James Patrick Shay on behalf of Creditor CitiMortgage, Inc. jpshay@mdwgc.com,
jpshay@gmail.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Nicholas V. Rogers on behalf of Creditor CitiMortgage, Inc. nj.bkecf@fedphe.com
Rebecca K. McDowell on behalf of Creditor Investors Bank rmcowell@slgcollect.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
TOTAL: 12